



ALL ABOUT YOUR CREDIT UNION ACCOUNT -- TERMS AND CONDITIONS

This agreement contains rules which govern your account(s) with us. Much of our relationship with our members is governed by our bylaws and by state and federal law. Please read it carefully. Use of your account after you receive this agreement and/or the

signing of the signature card, means you understand and agree to these rules and have entered into a binding contract. If you have any questions, please call us at 406-761-8300 or 1-800-824-0585.

As used in this brochure, the word "we" means the Credit Union and "you" means the account holder. Words and phrases may also indicate singular or plural in reference to the account holder.

NATIONAL CREDIT UNION SHARE INSURANCE FUND: Member accounts in this Credit Union are federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government, National Credit Union Administration, a U.S. Government Agency.

MEMBERSHIP ELIGIBILITY: To be eligible for membership you must be an individual or entity qualifying within the Credit Union's field of membership. You must purchase and maintain a share of \$25.00 in the primary savings account for membership. Members, under the age of 18, must purchase and maintain a share of \$5.00, as required by Credit Union Bylaws. Federal law requires us to obtain sufficient information to verify your identity. You will be asked several questions and to provide one or more forms of identification to fulfill this requirement. You authorize us to check your account, credit, and employment history and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request and to use the reports to discuss opportunities with you on other products & services.

DIVIDENDS AND FEES: We pay dividends and assess fees against your account as set forth in the Truth-in-Savings Disclosure and Fee Schedule. We may change the Truth-in-Savings Disclosure and Fee Schedule at any time and will notify you as required by law.

RIGHT OF SETOFF: The Credit Union may charge or set-off any and all liabilities (individual or joint) the account owner(s) may have with the Credit Union, if at any time the Credit Union, in good faith, believes the prompt payment of the liabilities is in doubt. In the case of a joint account, each joint owner agrees that the Credit Union may use the account to satisfy any one of their individual obligations; similarly, each joint owner agrees that the Credit Union may use the funds in their individual accounts to satisfy obligations of the joint owner.

The Credit Union will also use its right of setoff to recover any funds it pays to honor an overdraft of your accounts. The funds and associated fees will be withdrawn from your account(s) as soon as sufficient funds become available in the account, regardless of the source of those funds, including direct deposit of payroll or government benefits checks. Please refer to the OVERDRAFTS section.

Any garnishment or levy against your account is subject to our right of setoff and security interest. If a garnishment or levy is placed on your account, the Credit Union may refuse to allow any withdrawals of the garnishment or levy amount until the dispute is resolved. In such a case, the Credit Union will not be liable to you, even if paying the money to the third party leaves insufficient funds to cover outstanding checks. Any expenses in responding to the court order will be chargeable to you. A fee will be assessed each time a garnishment is presented.

AMENDMENT AND WAIVER: The Credit Union reserves the right to amend the terms and conditions of any account 30 days in advance by written notice mailed to the statement address. Notice from us to any one of the joint owners is notice to all of you. The Credit Union also reserves the right to waive the enforcement of any of the terms and conditions of any account with respect to any transaction or series of transactions. Any such waiver will not affect the right of the Credit Union to enforce any of its rights with respect to other members, or to enforce any right with respect to later transactions with you.

DIRECT DEPOSITS: In the event the Federal Government requests return of any direct deposited funds, you authorize us to deduct the funds from any of your accounts without prior notice except as prohibited by law. Other appropriate legal action may be pursued to recover any remaining balance due.

ACCOUNT OWNERSHIP: *Single Party Account:* Account owned by 1 party. ***Multiple Party Accounts with Right of Survivorship:*** Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent. However, any one party may withdraw the entire amount on deposit in the account. Further, any one party may change the type of account.

RIGHTS AT DEATH: *Single-Party Account:* At death of party, ownership passes as part of party's estate. ***Single-Party Account with POD (Pay on Death) Designation:*** At death of party, ownership passes to POD beneficiaries and is not part of party's estate. ***Multiple-Party Account with Right of Survivorship:*** At death of party, ownership passes to surviving parties. ***Multiple-Party Account with Right of Survivorship and POD (Pay on Death) Designation:*** At death of last surviving party, ownership passes to POD beneficiaries and is not part of last surviving party's estate. Only the primary member may sign and change the POD.

ACCOUNTS FOR MINORS: The Credit Union may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay funds directly to the minor without regard to his or her minority or pursuant to State Uniform Transfers to Minors Act. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction. We will not change the account status when the minor reaches the age of majority, unless authorized in writing by all account owners

DEPOSITS: All non-cash items received for deposit or collection are accepted subject to final credit determined by the applicable collection procedure and laws. Transactions initiated other than in person do not become our responsibility until posted. The Credit Union reserves the right to supply any missing endorsements. We reserve the right to refuse or to return any deposit. See the Funds Availability Policy for deposit cutoff times for each Branch Office.

WITHDRAWALS: Any person who signs as a joint owner on a Signature Card may withdraw or transfer all or any part of the account balance at any time.

If you voluntarily give out your account number to a third person by telephone, that act authorizes the recipient of the information to initiate debits to your account even though that particular transaction is not authorized. The Credit Union will not be liable for those withdrawals.

Federal Credit Union bylaws give the Credit Union authority to impose a written notice of seven days up to sixty days before intended withdrawal of funds.

TRANSFER LIMITATIONS: Six pre-authorized, automatic or telephone transfers (including transfers done through Freedom Phone, Freedom Teller, or Mobile Banking) are allowed monthly from savings. Any other transfers must be accompanied by a signature.

STATEMENTS: The Credit Union will mail periodic statements to your address shown on the Credit Union's records. Examine the statement carefully and reconcile the account. You are in the best position to detect any discrepancies (i.e. unauthorized payments, alterations, etc.). All discrepancies must be reported to the Credit Union within 40 days of the earliest statement cutoff date containing those items. If you do not notify us within the 40 day period, the statement will be considered correct and you will bear the loss of any discrepancies entirely yourself. **EXCEPTION:** Any discrepancy pertaining to an Electronic transaction must be reported to the Credit Union within 60 days of the earliest statement cutoff date containing those items otherwise they will be considered correct and you will bear the loss entirely yourself.

LIABILITY: Any financial service provided by 1st Liberty Federal Credit Union may be used for any transaction permitted by law. Visa Credit and Visa Check Cards may not be used for internet gambling. You agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at 1st Liberty Federal Credit Union's discretion. You further agree, should illegal use occur, to waive the right to sue 1st Liberty Federal Credit Union for such illegal activity directly or indirectly related to it. You also agree to indemnify and hold 1st Liberty Federal Credit Union harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

The Credit Union will not be responsible for or subject to any liabilities to any account owner other than those imposed upon it by law for lack of good faith or failure to exercise ordinary care. This disclaimer shall include but shall not be limited to loss or damage suffered by or to a person resulting from the use of remote teller units, drive-in or other equipment.

The Credit Union will not be liable if items were forged or altered so cleverly that the fraud could not be detected by a reasonable institution (i.e. unauthorized use of a facsimile signature machine).

REGULATION J: Any wire transfer sent or received by you, the member, may be sent by Fedwire and Regulation J governs Fedwires.

AGREEMENT CONTROLS: Both you and we will be bound by this Agreement. If there is a conflict between this Agreement and something said by one of our employees, you agree that this Agreement controls.

TERMINATION OF ACCOUNT: We may close your account immediately without notice to you if there has been any misrepresentation or any other abuse of any of your accounts; or we reasonably deem it necessary to prevent a loss to us; or it becomes overdrawn within the first 90 days of opening. After that time period, your account may be closed for excessive insufficient funds activity by mailing you a notice. We are not liable for refusing to pay any item presented after the account is closed; however, if we pay an item after termination, you agree to reimburse us.

TERMINATION OF MEMBERSHIP: You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all your accounts. The credit union reserves the right to withhold services for causing the credit union a loss. You may be denied services or access to Credit Union premises due to abusive behavior, after investigation from senior management or you may be expelled for any reason as allowed by applicable state and federal laws and NCUA Regulations.

NEGATIVE INFORMATION NOTICE: We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report. The account closure may be turned over to Chexsystems, Inc., an account verification network which will keep your name on file for 5 years. In addition, if there are any monies due on your checking account at the time of closure, that will also be turned over to ChexSystems for collection.

ADDITIONAL RULES FOR CHECKING ACCOUNTS

The word "item" will mean a share draft, check and any other means of deposit or withdrawal. Only check blanks and other methods approved by the Credit Union may be used to withdraw funds from the checking account.

The following rules apply to our checking accounts:

FORMS: Each check is printed in duplicate with the white carbon copy being used for the members' records. The original copy will NOT be returned to the member. Photocopies may be obtained for specific requested items within the seven-year period following the date of payment. A fee will be imposed for each photocopy.

OVERDRAFTS: An insufficient balance in the account which is not covered by overdraft protection plans is subject to a Nonsufficient Funds Fee for each item charged against the account, whether returned or paid. There is no limit on the total fees that can be charged on an account. After the account has been opened for 180 days, the Credit Union pays overdrafts on checks, ACH payments, automatic bill payments and reoccurring debit card transactions at our discretion provided your account meets the criteria established for the Courtesy Pay-Overdraft Protection. If you want the Credit Union to also authorize and pay overdrafts on ATM and everyday debit card transactions you must opt-in. We do not guarantee we will always authorize and pay any type of transaction and may discontinue covering overdrafts at any time without notice. The Credit Union is not required to send prior notice if your account does not have sufficient available funds to pay an overdraft.

You may opt-out of the Courtesy Pay-Overdraft Protection entirely at any time in writing. By opting out the Credit Union will return all Nonsufficient Funds items to the maker.

If the Credit Union pays an overdraft, we will use our right of setoff to recover both the fee and the amount of the overdraft. The funds will be withdrawn from your account(s) as soon as sufficient funds become available in the account, regardless of the source of those funds, including direct deposit of payroll or government benefits checks. Please refer to the RIGHT OF SETOFF section.

PAYMENT OF CHECKS: During check processing, information on a check other than the information appearing on the MICR line (i.e. bank number, account number and amount of the check) are not identified. Any statements such as "void if not paid in 30 days"; 2 signatures required"; "not valid in excess of \$100"; etc. do not appear on the MICR line and because of truncation and automatic processing will not be honored in the payment of these items.

POSTDATED AND STALEDATED CHECKS OR DRAFTS: You agree not to issue any check or draft that is payable on a future date (postdated). If you do issue a check or draft that is postdated and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable.

- We are not obligated to pay any check or draft drawn on your account that is presented more than six (6) months past its date.

STOP PAYMENTS: Any person authorized to draw on the account may order a stop payment of any item drawn on that account. If a stop payment is requested on a check, you agree to furnish the Credit Union with the exact amount, date, check number, payee and such other information as may be necessary to identify the check properly. Failure to comply with these requirements and the requests set forth will relieve the Credit Union of all responsibility for the payment of any check contrary to the stop payment request. The Credit Union shall be under no duty to comply with any stop payment request unless the request was given during regular business hours and in such a manner as to offer the Credit Union a reasonable opportunity to act before the check was paid. A stop payment is effective for 6 months after the time it is received, but lapses after 14 calendar days if the original order was oral and was not confirmed in writing within that period. A release of stop payment may be made only in writing by the account owner who requested the stop payment. A fee will be assessed for each stop payment ordered.

Except when a declaration of loss is enforceable in accordance with the Uniform Commercial Code, a stop-payment order may not be requested on a Credit Union check. In the event that you order a stop payment on a Credit Union check, you agree to indemnify, defend and hold us harmless from any and all claims, liabilities and damages that may result therefrom. A fee will be charged for a stop payment on a Credit Union check.

WRONGFUL DISHONOR: If we mistakenly dishonor an item, we will be liable only for damages proximately caused by the wrongful dishonor of the item.

TRANSFERS: Funds will be automatically transferred from your savings account to cover overdrafts, unless you requested otherwise, if funds are available and you are within the 6 allowed monthly per transfer limitation; otherwise, the checks may be returned for non-sufficient funds.

OUR LIABILITY: Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or non-payment of a check.

ELECTRONIC FUND TRANSFER-YOUR RIGHTS AND RESPONSIBILITIES

PLEASE READ THE FOLLOWING INFORMATION CAREFULLY AND RETAIN FOR REFERENCE.

BUSINESS DAYS: Every day is a business day except Saturday, Sunday and Federal holidays. 12:01 A.M. of each day is the start of a new day for purposes of accumulating transaction amounts towards your daily dollar limit.

DIRECT DEPOSITS: We will accept direct deposits, payroll deposits, payroll deduction deposits and allotments.

PRE-AUTHORIZED WITHDRAWALS: You may make arrangements to pay certain recurring bills from your savings or checking accounts electronically.

FREEDOM PHONE: By signing up, you may access your account using your Personal Identification Number (PIN) and a touch-tone telephone.

FREEDOM TELLER: By signing up for FreedomTeller (Online Banking), you may access your account by using an electronic device with an internet connection.

- We reserve the right to limit the types and number of accounts eligible and the right to refuse to make any transactions you request through Online Banking. We also reserve the right to modify the scope of the Online Banking service at any time.
- You are responsible for the installation, maintenance and operation of your computer, modem and software. The Credit Union will not be responsible for any errors or failures involving any telephone or Internet service, software installation, or malfunctions of any kind to your computer or related equipment.
- Refer to your Online Banking Agreement and Disclosure for more information and restrictions.

MOBILE BANKING: By signing up for Mobile Banking, you may access your account by a supportable mobile device you have registered with the Credit union including a cellular phone or other mobile device that is web-enabled and allows secure SSL traffic which is also capable of receiving text messages. To utilize the Mobile Banking service, you must first be enrolled to use Freedom Teller.

ELECTRONIC CHECK CONVERSION/ELECTRONIC RETURN CHECK FEES: When you provide a check as payment, you may authorize your check to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees. When you complete the transaction after being told, orally, by a notice posted or sent to you, that the transfer may be processed electronically or when you sign a written authorization, you have authorized these electronic funds transfers.

E-MAIL: The Credit Union may not immediately receive e-mail communications that you send and we will not take action based on e-mail requests until the Credit Union actually receives your message and has a reasonable opportunity to act.

ATM and VISA CHECK CARDS: You may access your account by using your ATM card or VISA CHECK card and personal identification number (PIN) to do the following:

- Withdrawals: You may make withdrawals with your card at any ATM machine bearing one of the Logo's on your card.
- When the computer system is on-line, the daily withdrawal limit is \$300.00, unless you are notified otherwise.
- When the computer system is off-line, you may withdraw up to \$100 per day, unless you are notified otherwise. (An overdraft can occur in an off-line situation and a fee will be assessed for each overdraft occurrence.)
- Transfers: You may transfer funds between your savings and checking accounts.
- Some of these services may not be available at all machines.

Please see separate list of ATM's owned or operated by 1st Liberty FCU.

POINT OF SALE (POS) TRANSACTIONS: In addition to using your VISA Check card as an ATM card, you may also use it to make Point of Sale purchases at merchants honoring the VISA logo. The funds for the purchase will be taken from your checking account.

- Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.
- You may not stop payment on a point of sale transaction.
- You may not use the card for point of sale transactions made for the purpose of internet gambling.

Daily Dollar Limits - Point of Sale

- When the computer system is on-line, the daily dollar limit for purchases may not exceed \$2000.00 per day unless you are notified otherwise.
- When the computer system is off-line, the daily dollar limit for purchases may not exceed \$300.00 per day unless you are notified otherwise.
- When the computer system is off-line, the daily dollar aggregate limit for ATM withdrawals and Check Card purchases is \$400.00 per day unless you are notified otherwise.

ATM and VISA CHECK CARD OWNERSHIP: Any card, which we supply to you, is our property and must be returned to us, or any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately, according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. The cards are non-transferable.

FOREIGN TRANSACTIONS: When using ATM and VISA Check Card in a foreign country VISA® and MasterCard charges the financial institution a fee up to 1% regardless of whether there is a currency conversion. Thus, these international transactions fees are passed on to you. The Exchange rate for transactions in a foreign country will be a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable processing date, which rate may vary from the rate VISA® itself receives, or the government mandated rate in effect for the applicable central processing date.

ACCOUNT ACCESS:

- If you access your account, you certify that you are authorized to use the PIN and/or Password and authorize 1st Liberty FCU to follow any instructions transmitted by use of these Pin and/or Password.
- You agree that you will not, under any circumstances, disclose your PIN and/or Password to any unauthorized person and that you are liable for all transactions made or authorized using your PIN and/or Password and that 1st Liberty FCU has no responsibility for establishing the identity of any person or determining the validity of any transaction received using your PIN or Password.
- You hereby indemnify and release 1st Liberty FCU from any and all liability and agree not to make any claim or bring any action against 1st Liberty FCU for honoring or allowing any actions or transactions where you have authorized the person performing the action or transaction to use your account or when you have provided your PIN and/or Password to that person.
- If any account accessed by an ATM card, a VISA CHECK card, Freedom Phone, FreedomTeller or Mobile Banking is a joint account, all joint owners, including any authorized users, shall be responsible for all EFT transactions to or from any deposit or loan account. Each joint owner, without the consent of any other account owner, is authorized to act for the other account owners and the Credit Union may accept orders and instructions regarding any EFT transaction from any of the account owners.

CHARGES FOR ELECTRONIC FUND TRANSFERS, DEPOSITS AND WITHDRAWALS: We do not charge for direct deposits, payroll deposits, pre-authorized withdrawals, initial issuance of an ATM card or a VISA CHECK card, or for signing up and using Freedom Phone, FreedomTeller, or Mobile Banking. A fee will be charged for the following, as specified in the Fee Schedule:

- ATM and VISA CHECK card replacement fee.
- Usage fee at ATM machines not owned by 1st Liberty FCU or Co-Op Network. If you use an automated teller machine that is not operated by us, you may also be charged a fee by the operator of the machine and/or by an automated transfer network.
- Stop payment fee to stop pre-authorized withdrawals.
- Freedom Phone 3rd party checks.
- Returned Item Fee (NSF), if applicable.
- Overdraft Fee (Courtesy Pay), if applicable.

Except as indicated elsewhere, we do not charge for electronic fund transfers.

RIGHT TO DOCUMENTATION:

ATM: You can get a receipt at an ATM machine when you perform a transaction. Due to system availability, the balance on your ATM receipt may not reflect outstanding items.

DIRECT DEPOSITS: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us a 1 800 824 0585 to find out whether or not the deposit has been made.

PERIODIC STATEMENTS: You will receive a quarterly statement from us unless you have a checking account, a loan with a balance, or have electronic transfers to or from your account and then it will be monthly.

STOP PAYMENT PROCEDURES: If you have told us in advance to make regular payments out of your account, you can stop any of these payments by e-mailing us at www.1stliberty.org or by calling or writing us at the telephone number or address listed in this brochure in time for us to receive your request three business days or more before the payment is scheduled to be made. We will need the name of the company, the exact amount of the withdrawal and the date it normally is withdrawn. If you e-mail or call, we will require you to put your request in writing and get it to us within 14 days after we receive the notification. A fee will be charged for each stop payment. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR LIABILITY FOR ELECTRONIC TRANSFERS: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable:

- If there are insufficient funds in your account to complete the transaction through no fault of ours.
- If the funds in your account are uncollected.
- If the funds in your account are subject to legal process.
- If the transfer would exceed your established credit limits.
- If the ATM where you are making the transfer does not have enough cash.
- If we have reason to believe that the transaction requested is unauthorized.
- If the terminal was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
- If you used the wrong Password for FreedomTeller, Mobile Banking or you have not properly followed any applicable computer, Internet or Credit Union instructions for making a transfer or withdrawal.
- If your computer fails or malfunctions, or FreedomTeller or Mobile Banking was not working properly and such problem was or should have been apparent when you attempted such transaction.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS: Tell us AT ONCE if you believe your card and/or PIN have been lost or stolen or if you believe someone has used your PIN/Password and accessed your account without your authority. If the transaction was either a VISA or Interlink transaction, you will have \$0.00 liability, unless you were engaged in fraud or grossly negligent in the handling of your account or card. For all other EFT transactions, including ATM transactions, if you notify us within TWO (2) business days after you learn of the loss, theft or unauthorized access, your loss is limited to no more than \$50.00. If you do NOT notify us within TWO (2) business days after you learn of the loss, theft or unauthorized access, you could lose as much as \$500.00. You could lose all money in the account(s) (plus your available line of credit) if you take no action to notify us of the loss of your card and/or PIN or the unauthorized access of your account.

ERROR RESOLUTION: In case of errors or questions about your Electronic Fund Transfers you may call or write our Member Services Department at PO Box 5002, Great Falls, MT 59403-5002.

If you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt, we must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. If you tell us orally, we will require that you send us your complaint or question in writing within ten (10) business days. If we do not receive it within the allotted time, we may not credit your account. Please provide the following.

- Tell us your name and account number (for security purposes only last 4 digits of your account number).
- Tell us the dollar amount of the suspected error.
- Describe the error or the transfer you are unsure about, and explain why you believe it is an error or why you need more information.

We will tell you the results of our investigation within 10 business days (5 business days for unauthorized POS or 20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for POS, foreign-initiated transfers or a new account) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (5 business days for unauthorized POS or 20 business days for new account) for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we determine that an error did NOT occur, any provisional credit made to your account will be reversed. We will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers.
- In order to verify the existence and condition of your account, such as a Credit Bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us written permission.

FUNDS AVAILABILITY POLICY

1st Liberty Federal Credit Union's policy is to make funds from your deposits available to you on the day of your deposit. At that time, you can withdraw the funds in cash or we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, EXCEPT Saturdays, Sundays and Federal holidays. If you make a deposit BEFORE the following times, at the following offices, on a business day that we are open, we will consider that day to be the day of your deposit

Robert H Scott Branch, 6200 3rd Ave. N., Great Falls, MT	6:00 PM, MST
10th Ave. S. Branch, 505 10th Ave. S., Great Falls, MT	6:00 PM, MST
Malmstrom AFB Branch, 228 75th St N. Bldg. 1082, MAFB, MT	5:00 PM, MST
Riverview Branch, 401 Smelter Ave. NE, Great Falls, MT	6:00 PM, MST
Cut Bank Branch, 310 W. Main St., Cut Bank, MT	5:00 PM, MST
Conrad Branch, 202 S. Main, Conrad, MT	5:00 PM, MST
Grand Forks Branch, 3197 S. 17th St., Grand Forks, ND	6:00 PM, CST
Night Drop, Montana Branches	9:00 AM, MST
Night Drop, North Dakota Branch	9:00 AM, CST

If you make a deposit AFTER the above times or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY: In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the SECOND business day after the day of your deposit. However, the first **\$200** of your deposits will be available on the day of your deposit.

If all funds from your deposit will not be made available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if this action has taken place after you have left the premises, notification will be mailed to you by the first business day after we receive your deposit. In the event we have to mail you notification and overdraft charges are incurred at 1st Liberty FCU, you may request a refund of the charges if the check is paid.

If a check that is drawn on another bank is accepted for deposit or cashed, we may delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. Funds in your other account would then not be available for withdrawal until the time periods that are described previously in this disclosure for the type of check that you deposited.

If you will need the funds from a deposit right away, you should ask when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit check(s) totaling more than \$5,000 on any one day.
- You re-deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months or it has been overdrawn by at least \$5,000 on two or more business days in the last 6 months.
- An emergency condition exists, such as
 - An interruption of communication, computer or other equipment facilities,
 - Suspension of payments by another financial institution,
 - War, or
 - Any other emergency condition beyond the control of the Credit Union.

You will be notified if we delay your ability to withdraw funds for any of the above reasons and we will tell you when the funds will be available. The funds will generally be available no later than the SEVENTH business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS: If you are a new account holder, the following special rules may apply during the first 30 days your account is open.

- Funds from the deposits of cash and the following checks will be available on the day of your deposit: certified, cashiers, tellers, travelers, Federal Home Loan Bank, Federal Reserve Bank, federal, state and local government checks, and US Postal Service money orders. However, to qualify the checks and money orders must be payable to you.
- Funds from all other check deposits will generally be available no later than the TENTH business day after the day of your deposit.
- Funds from wire transfers and electronic direct deposits to your account will be available on the day we receive the deposit.



ATM LOCATIONS

ATMs that are owned or operated by 1st Liberty Federal Credit Union:

GREAT FALLS...MONTANA

ROBERT H. SCOTT BRANCH
6200 3rd Avenue North

10TH AVENUE S. BRANCH
505 10th Avenue South

WESTSIDE
920 Central Avenue West

MALMSTROM AFB

7102 Goddard Drive
21 77th Street N. Bldg. 500

RIVERVIEW BRANCH
401 Smelter Avenue NE

CUT BANK...MONTANA DAKOTA

CUT BANK BRANCH
310 West Main Street

CONRAD...MONTANA

CONRAD BRANCH
202 South Main Street

GRAND FORKS...NORTH

DOWNTOWN BRANCH
3197 South 17th Street

PLUS access to over 30,000 surcharge free ATMs worldwide with the Co-op Network



BRANCH LOCATIONS

MONTANA

GREAT FALLS OFFICES...

6200 3rd Avenue North
Great Falls, MT 59405
(406) 761-8300

401 Smelter Avenue NE
Great Falls, MT 59404
(406) 761-8300

CUT BANK...

310 West Main Street
Cut Bank, MT 59427
(406) 873-2213

228 75th Street North Bldg. 1082
MAFB, MT 59402
(406) 761-8300

CONRAD...

202 South Main Street
Conrad, MT 59425
(406) 278-3020

505 10th Avenue South
Great Falls, MT 59405
(406) 761-8300

NORTH DAKOTA GRAND FORKS...

3197 South 17th Street
Grand Forks, ND 58201
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PRIVACY NOTICE

FACTS	WHAT DOES 1ST LIBERTY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number and Income ▪ Account Balances and Payment History ▪ Credit History and Credit Scores <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reason 1 st Liberty FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1 st Liberty FCU Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes – information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?	Call 406-761-8300 or Toll Free 1-800-824-0585
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Who we are**Who is providing this notice?**1st Liberty Federal Credit Union**What we do****How does 1st Liberty FCU protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does 1st Liberty FCU collect my personal information?

We collect your personal information, for example when you

- open an account or show your government-issued ID
- apply for a loan or provide employment information
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies:

- 1st Liberty FCU has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- 1st Liberty FCU does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance companies.



TRUTH- IN-SAVINGS DISCLOSURE

	DIVIDENDS	BALANCE REQUIREMENTS	LIMITATIONS
PRIMARY SAVINGS	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open - \$25.00 No Service Fee Minimum ADB** to earn APY* - \$25.00 Balance Method – ADB**	See #4
YOUTH SAVINGS	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open - \$5.00 No Service Fee Minimum ADB** to earn APY* - \$5.00 Balance Method – ADB**	See #4
SUB SHARE SAVINGS	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open No Service Fee No Minimum to earn APY* Balance Method – ADB**	See #4
MONEY MARKET	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open \$2,500.00 No Service Fee Minimum ADB** to earn APY* - \$25.00 Balance Method – ADB**	See #4
CLUB ACCOUNTS	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open No Service Fee No Minimum to earn APY* Balance Method – ADB**	See #4
SHARE CERTIFICATES	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open 6 MOS. \$250.00 12-60 MOS. \$500.00 No Service Fee Minimum to earn APY*– 6 MOS. \$250.00 12-60 MOS. \$500.00 Balance Method – ADB**	See #4
REWARDS PLUS CHECKING	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open Service Fee - See #7 Minimum ADB** to earn APY* – \$2,000.00*** Balance Method – ADB**	None
BASIC CHECKING	No Dividends	No Minimum to open No Service Fee No Dividend Balance Method – ADB**	None
COMMERCIAL CHECKING	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open Service Fee - See #7 No Minimum to earn APY* Balance Method – ADB**	None
LIBERTY GOLD CHECKING (No Longer Offered As Of 7/1/2015)	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open No Service Fee Minimum ADB** to earn APY* - \$2,000.00 Balance Method – ADB**	None
IRA SHARES	Compound–Monthly Credited – Monthly Dividend Period - Monthly	No Minimum to open No Service Fee Minimum ADB** to earn APY - \$25.00 Balance Method – ADB**	See #4
IRA CERTIFICATES	Compound–Monthly Credited – Monthly Dividend Period - Monthly	Minimum to open - \$1,000.00 No Service Fee Minimum to earn APY* - \$1,000.00 Balance Method – ADB**	See #4

* Annual Percentage Yield Stated

** Average Daily Balance

*** Other Conditions See #2 on Page 2

Except as specifically described, the Truth-in-Savings disclosure applies to all of the share accounts.

1. RATE INFORMATION:

Share Accounts: The dividend rate and annual percentage yield may change every month as determined by the Credit Union Board of Directors. See the Rate Schedule for current dividend rates and annual percentage yields.

Certificates: The dividend rate and annual percentage yield are fixed and will be in effect for the term of the certificate. The Annual Percentage Yield is based on the assumption that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND INFORMATION:

Dividends will be compounded monthly and will be credited to your account the last day of each month. Dividends will begin to accrue on the business day the deposit is posted to your account. Dividends are paid from current income and available earnings, after the required transfers to reserves at the end of a dividend period.

**For Rewards Plus Checking, in addition to minimum average daily balance, you must have 12 debit card transactions, 1 ACH debit or credit and be enrolled in eStatements during the statement cycle.

3. BALANCE COMPUTATION METHOD:

Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

4. ACCOUNT LIMITATIONS:

Savings Accounts: Six (6) pre-authorized, automatic or telephone transfers (including transfers done through Freedom Phone, Freedom Teller or Mobile Banking) are allowed monthly from your savings accounts. Any other transfers must be accompanied by a signature.

Money Market Accounts: Three (3) maximum withdrawals are allowed on your Money Market Account monthly.

Club Accounts: The total maximum deposit allowed through the time period is \$5,000.00. The funds will be disbursed on the maturity date or the first business day thereafter into the Primary Share Account.

Share Certificates & IRA Certificates: After the certificate is opened, you may not make any deposits into your certificate until the maturity date of the certificate.

IRA Share Accounts: The minimum withdrawal is \$100.00 or the balance, whichever is less.

5. EARLY WITHDRAWAL PENALTIES:

Club Accounts: Funds may be withdrawn and the account closed within the first seven (7) days without a loss of dividends. After that, if you withdraw any funds from the account before maturity, the account will be closed and you will forfeit all dividends accrued for that month.

Share Certificates & IRA Certificates: A penalty will be imposed for withdrawals of principal made before maturity.

If your account has a maturity term of less than 12 months, the penalty will be equal to 90 days interest.

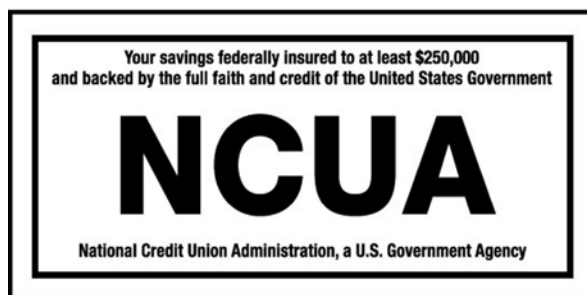
If your account has a maturity term of 12 months or more, the penalty will be equal to 180 days interest.

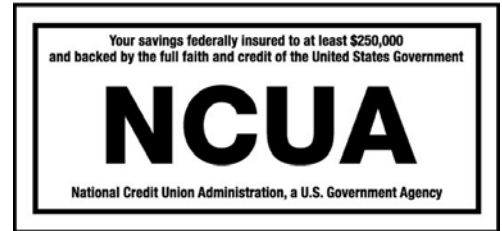
6. RENEWAL POLICY:

All certificates (IRA and Share) will automatically renew at maturity. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds without being charged a penalty.

7. FEES:

See the Fee Schedule for all-applicable fees and fee amounts that apply to each account.





RATE SCHEDULE

This Rate Schedule for all accounts sets forth rates applicable to your regular savings and checking accounts at 1st Liberty Federal Credit Union as of the last dividend declaration date. This schedule is incorporated as part of your account agreement with 1st Liberty Federal Credit Union. For more information on terms and fees, please call us at 406-761-8300 or 800-824-0585.

Minimum Average Daily Balance Required to Earn Rate & Yield	Dividend Rate	Annual Percentage Yield
PRIMARY SHARES (Minimum Opening Balance \$25)		
\$25-1,999.99	0.05%	0.05%
\$2,000-4,999.99	0.05%	0.05%
\$5,000-9,999.99	0.10%	0.10%
\$10,000 and above	0.15%	0.15%
YOUTH SHARES (Minimum Opening Balance \$5)		
\$5-1,999.99	0.05%	0.05%
\$2,000-4,999.99	0.05%	0.05%
\$5,000-9,999.99	0.10%	0.10%
\$10,000 and above	0.15%	0.15%
SUB SHARES (Minimum Opening Balance \$0)		
\$0-1,999.99	0.05%	0.05%
\$2,000-4,999.99	0.05%	0.05%
\$5,000-9,999.99	0.10%	0.10%
\$10,000 and above	0.15%	0.15%
VACATION CLUB SHARES (Minimum Opening Balance \$0) (Maximum Balance \$5,000)		
\$0-\$5,000 Matures June 1	0.35%	0.35%
CHRISTMAS CLUB SHARES (Minimum Opening Balance \$0) (Maximum Balance \$5,000)		
\$0-\$5,000 Matures October 1	0.35%	0.35%
MONEY MARKET ACCOUNTS (Minimum Opening Balance \$2,500)		
\$25-2,499.99	0.05%	0.05%
\$2,500-9,999.99	0.10%	0.10%
\$10,000-49,999.99	0.15%	0.15%
\$50,000-99,999.99	0.20%	0.20%
\$100,000 and above	0.20%	0.20%
IRA SHARES (Minimum Opening Balance \$0) Traditional, Roth, Coverdell		
\$25 and above	0.45%	0.45%
REWARDS PLUS CHECKING		
\$2,000 and above (when conditions are met)	0.05%	0.05%
COMMERCIAL CHECKING		
\$0 and above	0.05%	0.05%
LIBERTY GOLD CHECKING (no longer offered as of 07/01/2015)		
\$2,000 and above	0.05%	0.05%

The dividend rate and annual percentage yield (APY) are fixed and will be in effect for the term of the certificate. The annual percentage yield is based on the assumption that dividends remain on deposit until maturity. You have a grace period of 10 calendar days after the maturity date to withdraw the funds without being charged a penalty.

Certificate Term	Dividend Rate	Annual Percentage Yield
REGULAR CERTIFICATE (Minimum Opening Balance \$250)		
06 Month	0.10%	0.10%
REGULAR CERTIFICATE (Minimum Opening Balance \$500)		
12 Month	0.15%	0.15%
24 Month	0.35%	0.35%
36 Month	0.80%	0.80%
48 Month	0.95%	0.95%
60 Month	1.15%	1.16%
REGULAR CERTIFICATE (Minimum Opening Balance \$10,000)		
06 Month	0.20%	0.20%
12 Month	0.25%	0.25%
24 Month	0.45%	0.45%
36 Month	0.90%	0.90%
48 Month	1.05%	1.06%
60 Month	1.25%	1.26%
REGULAR CERTIFICATE (Minimum Opening Balance \$25,000)		
06 Month	0.20%	0.20%
12 Month	0.25%	0.25%
24 Month	0.45%	0.45%
36 Month	0.90%	0.90%
48 Month	1.05%	1.06%
60 Month	1.25%	1.26%
REGULAR CERTIFICATE (Minimum Opening Balance \$50,000)		
06 Month	0.20%	0.20%
12 Month	0.25%	0.25%
24 Month	0.45%	0.45%
36 Month	0.90%	0.90%
48 Month	1.05%	1.06%
60 Month	1.25%	1.26%
IRA CERTIFICATES (Minimum Opening Balance \$1,000 & Minimum to Earn APY)		
12 Month	0.25%	0.25%
24 Month	0.45%	0.45%
36 Month	0.90%	0.90%
48 Month	1.05%	1.06%
60 Month	1.25%	1.26%
SPECIAL CERTIFICATES (Minimum Opening Balance \$500 or \$10,000)		
19 Month	0.30%	0.30%



FEE SCHEDULE

FEES THAT APPLY TO ALL ACCOUNTS		PRIMARY SHARE ACCOUNT	
Miscellaneous Fees		Closure Fee: If account is closed within 90 days of opening	25.00
2-Party Check Returns	5.00	Inactive Account Fee: When no activity for 18 consecutive months	5.00
ACH Overdraft Fee (Courtesy Pay)	28.00	IRA SHARE ACCOUNTS	
ACH Returned Fee (NSF)	28.00	Termination Fee	25.00
ACH Stop Payment Fee	20.00	ALL CHECKING ACCOUNTS	
ATM Overdraft Fee	28.00	Check Photocopy: per check up to 10 thereafter each check	3.00 2.00
ATM/VISA check card international trans. fee	Up to 1% charge on all foreign transactions	Check Print Fee - <i>Prices vary depending on style of checks chosen</i>	
ATM/VISA Check Card Reactivation	10.00	Checkbook Reconciliation: First time: Last 3 months only Second time and thereafter per hour	N/C 15.00
ATM/VISA Check Card Replacement	10.00	Checking Overdraft Fee (Courtesy Pay)	28.00
Cashier's Check	5.00	Checking Returned Fee (NSF)	28.00
Collection Item	20.00	Online Bill Pay -15 free per month thereafter	.40 each
Credit Union Check Fee to 3 rd party	2.00	Online Bill Pay Inactive Fee: When no activity for 90 days	1.95
Credit Union Research per page plus \$15.00 per hour	1.00	Stop Payment Fees: Per check or range of checks	20.00
Debit Card Loan Payment by Phone Convenience Fee	10.00	Temporary Checks: 8 free when opening a new account thereafter each set of 4	2.00
Escheat to State Fee	25.00	REWARDS PLUS CHECKING	
Fabricated Forgery	All charges incurred plus 15.00 per hour research fee	Monthly Service Fee	4.95
Incoming Fax (personal per page)	1.00	<i>UNLESS</i> you conduct 12 debit card transactions, have at least 1 ACH debit or credit, and are enrolled in eStatements, during the statement cycle, then	2.95
Outgoing Fax (personal per page)	2.00		
Garnishments, Writs, Levies	30.00	BASIC CHECKING	
In-House Bill Payer Usage	1.00	Monthly Service Fee	N/C
Money Orders	2.00	COMMERCIAL CHECKING	
Periodic Paper Statement Fee: When account has aggregate share balances of less than \$10,000.00 or no active loan	3.95	Monthly Service Fee	10.00
Prior Statement Copy (per Statement)	3.95	LIBERTY GOLD CHECKING (No longer offered as of 7/1/2015)	
Return Mail Fee	5.00	Monthly Service Fee	N/C
VISA Gift Cards	2.95	Periodic Paper Statement Fee	N/C
Outgoing Domestic Bank wires (each)	20.00	1st Liberty does not charge for ATM withdrawals on machines NOT owned or operated by 1st Liberty, <i>if</i> your Average Daily Balance is \$2,000.00 or more during the month. If not, refer to ATM Withdrawal Fees.	
Outgoing International Bank wires (each)	60.00		
ATM Withdrawal Fees			
Machines NOT owned or operated by 1 st Liberty or Co-op Network: First 5 withdrawals each month Each additional withdrawal	N/C 1.00		

